



Photo by Dennis Carlson

New command chief visits

Chief Master Sgt. Vickie Mauldin, Air Force Materiel Command Command Chief Master Sgt., shakes hands with Dara Mayers, daughter of Tech. Sgt. Darrell Mayers, a paramedic instructor, Det. 1, 342nd Training Squadron, during the Senior NCO induction ceremony, Sept. 19. Mauldin visited Sept. 18-20. During her visit, she ate with Airmen at Thunderbird Inn Dining Facility and visited the Kirtland NCO Academy.

SGLI designations may create pitfalls without careful planning

BY CAPT. DAMON SCOTT
377th Air Base Wing Judge Advocate

Most service members understand the value of being able to leave up to \$250,000 to their loved ones via their Servicemembers' Group Life Insurance (SGLI) benefit. Many, however, unknowingly put at risk their intended beneficiaries' ability to collect payment from the policy. By writing general statements like "by law" or "my children" as the policy's beneficiary, you give up (or "forfeit") control of the distribution of the proceeds and open the door to claims, disputes and potentially lengthy litigation by third parties claiming to be beneficiaries under the these schemes.

When you use a "By Law" beneficiary designation on your SGLI policy, a court may end up interpreting the distribution of your benefit using definitions from the SGLI statute and state laws. As these laws vary from state to state, the legal definition of terms like "spouse", "child", "parent" and "next of kin" may not be the same as you intend. For instance, the term "parent" generally does not include foster parents or stepparents. An actual case of a member who died on active duty with "By Law" as the ben-

eficiary designation for SGLI illustrates this point. For his entire military career, the member had sent monthly allotments to the foster parents who raised him. Yet on his death, his SGLI proceeds went not to the "parents" he intended but to the drug-addicted natural mother who had abandoned him as a child. Without a specific indication of who you intend to be your beneficiary, no one can confidently predict how a "By Law" designation will be distributed. The same can be true with a designation to "my children." Without specifically naming the children, you run the risk of a court determining what definition of "children" you meant. This could have the result of including natural children but excluding adopted children.

Even if you specify your beneficiaries, a lack of planning may result in unintended consequences. Take the situation where the member has listed specific beneficiaries who are minors, "my son, JOHN DOE and my daughter, JANE DOE," but the member and his or her spouse have divorced or separated leaving the non-member spouse with custody of the John and Jane. Upon the member's death, the SGLI benefits would pass to John and Jane but control of that money would be held by a custodian of the funds

2003 Combined Federal Campaign's kickoff Sept. 30

TEAM KIRTLAND's 2003 Combined Federal Campaign begins Sept. 30 with a kickoff event 11 a.m.-1 p.m. in the Rio Grande Community Center.

Representatives from agencies that benefit from campaign contributions will present information.

The representing organizations will also be giving out freebies ranging from T-shirts to key chains.

The contribution goal for Kirtland AFB this year is \$400,000 from the start of the campaign through Nov. 3.

This year's theme is "Sharing is the Key to the Community," reflecting the Combined Federal Campaigns' aim to help local, national and international charitable agencies that provide services to New Mexicans and to the global community.

In previous years, contributions to the federal campaign through local and national organizations extended support to people whose lives dramatically changed when homes and possessions were destroyed by raging fire in Northern New Mexico.

Less dramatic but as necessary are the services locally that helped children and families.

There will be several events to fund the Combined Federal Campaign here at Kirtland AFB. To name a couple, there is a CFC Golf Fundraiser on Oct. 24. For the motorcycle-riding community, there will be a motorcycle fundraiser that will take riders around local trails. There will be more information to come in upcoming publications on these and other events.

A Web site of the Combined Federal Campaign will be added onto the Kirtland Web site which can help give anyone a heads up of what is happening at here at Kirtland. Each individual unit is also assigned an Employee Campaign Manager, who will be going around with more information about the campaign.

This year's goal is obtainable with the participation of each individual at Kirtland.

Attending the kickoff will give you the benefit of meeting the different charitable organizations and educating you on where your money is going. It is in giving when we truly receive.

For more information, call 2nd Lt. Joel Cepeda, 846-2195.

Air conditioners off, heaters on

Chugach Management Services, JV, of the 377th Support Group Civil Engineers Division will shut down swamp coolers and make heaters operational for the upcoming fall and winter seasons.

The changeover for all headquarters facilities, dormitories and other high-use facilities begins Oct. 13 and should be completed by Nov. 7. Call the Civil Engineer service call desk, 846-8222.

Housing changeover begins Oct. 6. Residents will be notified individually by the housing office, 232-2049.

appointed by a court. Control of the funds likely would be in the hands of the ex-spouse. The creation of a simple trust is one solution to this problem. By creating a trust for your children, you can appoint a neutral trustee to oversee their assets until they can manage them by themselves.

Don't leave the distribution of this valuable benefit to chance. Take time to specifically name your intended beneficiaries of your SGLI policy. If your intended beneficiaries are minors (under 18), consider leaving your SGLI benefits to a trust that names your children as beneficiaries. Finally, always review the beneficiaries you have listed regularly--when you PCS, prepare to deploy or whenever circumstances affecting your family arise, such as a birth, death, marriage, divorce or separation. This responsible approach best ensures the proceeds from your SGLI policy are distributed in a timely manner only to those who you wish to receive payment.

If you have questions about your SGLI benefits, please visit your Military Personnel Flight or a legal assistance attorney. If you have any questions about the appropriate language to use for your SGLI designation of beneficiaries, please contact the base legal office for a legal assistance appointment at 846-4217.



Photo by Todd Berenger

Exemplary leadership

Master Sgt. Johnny N. McClintick’s wife Mercy admires his just-awarded Bronze Star medal presented Sept. 16 by Col. Hank Andrews, 377th Air Base Wing commander. McClintick’s service as an airfield management chief, supporting Operation Iraqi Freedom, was recognized with the medal. He was cited for his “exemplary leadership, personal endeavor and devotion to duty” in the position that reflected great credit on him and the Air Force.

COMMENTARY

Planning ahead is the key to a successful hunting season

BY TECH. SGT. CRAIG DICKENSHEETS
377th Air Base Wing Safety Office

Many outdoorsmen will be taking to the fields, mountains, and plains in search of the trophy deer, elk or sheep. We will encompass many types of weapons from our arsenals.

I was once asked, “How do you prepare for a successful hunt”? The answer then, as it is today, is preparation. In any activity there are three phases for the hunt: preparation; the actual hunting; and the post-hunting activities.

Break these three steps down and increase your chances for a successful hunting season.

So you ask, “How do you prepare for a hunt”? First you have to know the area that you want to hunt. You have to scout the area before the season. Knowing the land, terrain and the animal inhabitants is the key to

your success. Topographical maps are essential to know what natural obstacles you will encounter.

Next, make sure that you’re physically fit to complete the hunt that you want to do. Mountain terrain is no place for someone who is unable to hike high mountains and pack out an animal after a long day of hunting. Overexertion and fatigue is common, and the results could be fatal.

The biggest step of preparation is ensuring that the equipment that you’re utilizing for the hunt is fully operational. Ensure your gun is sighted in, your ammunition is serviceable and your backpacks are fully supplied with all the essentials that you will need.

Lastly, to be prepared for your hunt, you need to make sure that you are legally ready. You have to be certain that you have all of the required licenses, permits and landowners’ permission before hunting. If you overlook something that is required, and

the New Mexico Game Warden stops you, then you could be fined and severely penalized severely. Nobody wants that.

With all the preparation done, you’re waiting for the day to come. Be sure that you get enough rest before the hunt. Make sure that you leave early enough to give sufficient time to get to your hunting spot.

Arriving at your favorite hunting spot, the sun is coming up and now the waiting game begins. You’re just waiting for the “big one” to come by. Suddenly, the “big one” appears-- remember to control your breathing and make a good, clean shot. Congratulations, you just bagged the trophy of your dreams.

Now the last phase of your hunt begins: how to get your game out safely. Always prepare your game for transportation after the kill. Make sure that no other animals are watching you,

anticipating their next meal, which can include you.

Don’t overload your backpacks while taking the head and meat out. Secure the other parts of the game in a tree so scavengers won’t indulge on your take. If you’re allowed to drive right to your animal, great; if not, packing the meat out can take some time. Be patient, get a friend to help, or just enjoy the experience.

The hunt is over; you are at home and enjoying a steak from your kill. The taxidermist will have your trophy ready in a few months and the stories still run rampant. The memories are fresh in your mind and you tell your accomplishment to whomever will listen.

Remember that preparation is paramount to have a successful hunting season. Good luck this hunting season and may you get the “big one” of your dreams.

McCroskey earns Eagle Scout

Paul “Grant” McCroskey III, a 15-year-old sophomore at Sandia High School, received his Eagle Scout rank from the National Council of Boy Scouts of America. McCroskey is with Scout Troop 496, which is chartered to Covenant Presbyterian Church.

Beginning with scouting as a Tiger Cub in 1994 at Dover AFB, Dela., McCroskey’s Boy Scout experience includes being a Wolf Cub in Ohio, 1997-99 during which he completed requirements for Webelos Activity pins. He earned the Arrow of Light, the highest honor a Cub Scout is able to earn.

He joined Boy Scout Troop 162 at Wright-Patterson AFB, Ohio, in 1999 and progressed to Life Scout. In 2002, he joined Troop 946 here and served in leadership positions including librarian, quartermaster, patrol leader 2 and assistant senior patrol leader.

McCroskey’s Eagle project, involving more than 140 hours and working with 23 volunteers, was developing and managing reconstruction of a hiking trail at Elena Gallegos Picnic Area in the Sandia Mountain foothills.

He is in the Air Force Junior ROTC at Sandia High School. He is the son of Capt. Paul McCroskey II and Beth McCroskey of the Distributed Mission Operations Center here.

F Avenue repaving starts Oct. 6

Repaving begins Oct. 6. on F Avenue and it will be reduced to single lane traffic from Wyoming Boulevard to 12th Street through mid-November.

Obeys the construction signs and follow barricades, detours and seek alternate routes if possible.

Use or other routes is encouraged and everyone is asked to use caution in the area.

Medical Evaluation Board Process serves AF interests

Have you ever wondered what the Medical Evaluation Board (MEB) is all about?

Although the mere mention of the MEB process scares most people, you don’t need to worry. In reality the process is designed not only to serve the Air Force’s interests, but also to serve the best interest of the individual by ensuring they receive the appropriate level of care.

The general purpose of the MEB process is to determine the viability of an active duty member’s continued service in the military. The individual’s Primary Care Manager (PCM) or the member themselves may identify the need for a MEB.

The first step in this process is a thorough evaluation

of the individual’s medical or psychological condition by the primary care manager.

If they determine a board is necessary, the process is started.

The patient’s medical information is collected and a local board is convened at the 377th Medical Group to determine if the patient should be returned to duty, or if a MEB package should be forwarded to the Informal Physical Evaluation Board located at Randolph AFB, Texas.

After informal board considerations, if the service members disagree with the findings, they may appeal to a formal board. If the member is still not satisfied, the package is forwarded to the Secretary of the Air Force, whose decision is final.

Not all outcomes of boards result in medical retirement. Several other things could occur. The member may be returned to duty without restriction, cross-trained or returned to duty with duty limitations. If a member is medically retired, benefits may be included depending on the circumstances.

Few members go through this process. If you are ever involved in a MEB, rest assured there are people at the 377th Medical Group who are experts and will walk you through every step of the process.

The 377th Medical Group Physical Evaluation Board Liaison Officer, Staff Sgt. Michelle Weaver, can be reached at 846-3450, and is available to answer questions units may have.